



Guide to Handling Your Complaint

allpay prides itself on the quality of service it delivers to its Clients and Customers and sees it as fundamental to our business. However if our quality of service falls short and you need to raise a complaint, there are a number of ways you can contact us.

1. Contact Us

A complaint can be made via:

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|  <p>Letter: allpay Limited Fortis ET Fides Whitestone Business Park Whitestone Hereford HR1 3SE</p> |  <p>Email: enquiries@allpay.net</p> |
| |  <p>Telephone: 0844 557 8320</p> |

Normal office hours at allpay Limited are 8am - 6pm Monday to Friday. The offices are closed on Bank Holidays.

2. Complaints Resolution

allpay aim to resolve your complaint as quickly and efficiently as possible and will acknowledge your complaint within 24 hours (if received during working hours). We will then aim to resolve the issue within 3 working days and you should expect a written response within 5 working days.

However, if your complaint is particularly complex further investigation may be required. If this is the case we will provide you with regular updates and a unique reference number for your complaint.

At allpay we have a range of product types, Non-Regulated (Bill Payments) and Regulated (Prepaid Cards) and complaints will initially be managed in the same way for both services.

The only difference in our complaints resolution process is the option for you to notify the Financial Ombudsman in relation to Regulated products if we do not resolve the complaint to your full satisfaction, however we will work hard to make sure that this is not the case.

Once the complaint investigation has begun, if it cannot be resolved within 3 working days we will let you know what progress has been made and will provide you with a Case Number. We will continue to keep you informed until the complaint or issue has been resolved and the case will only be closed when a final response has been sent to you.

3. Complaints Resolution Relating to Regulated Products (Prepaid Cards)

As above, we will aim to resolve your complaint within 3 working days and if this cannot be achieved we will let you know, provide you with a Case Number and update you on progress. If the investigation is continuing we will aim to fully resolve the complaint within 15 working days and will notify you of the outcome with a final written response. In exceptional circumstances our investigation may need to continue and if this is the case we will formally update you at the 15 working day stage and will send a final written response by the end of 35 working days (set by the Financial Conduct Authority).

If you are unhappy with the outcome please let us know in the first instance. If we have not resolved your complaint to your satisfaction within 35 working days or you are still unhappy with our response, you have the right to refer your complaint to the Financial Ombudsman Service.

4. Financial Ombudsman Service

If you would like the Financial Ombudsman Service to look into your complaint, you must refer it to them within 6 months of the date of our final response to you.

You can contact them at:

Consumer helpline

Monday to Friday – 8am to 8pm

Saturday – 9am to 1pm

- 0800 023 4 567 calls to this number are now free on mobile phones and landlines
- 0300 123 9 123 calls to this number cost no more than calls to 01 and 02 numbers

Write to the FOS

complaint.info@financial-ombudsman.org.uk

Postal address

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

For more information on the Financial Ombudsman Services, which is a free and impartial service you can visit their website at www.financial-ombudsman.org.uk.

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